

North Central Area Agency on Aging CHOICES Program
Benefits QUICK GUIDE
 October 2011

Medicare 2012 Rates

| Part A Cost Sharing: | | | Part B Premiums | |
|--------------------------|--------------|-----------------------|--|----------------------|
| Hospital Stays | Days 1-60 | \$1,156 per admission | Beneficiaries with incomes under 85,000 single or under 170,000 couple | \$99.90 |
| | Days 61-90 | \$289/day | | |
| | Days 91-150 | \$578/day | 2011 Part B Deductible: | \$140.00 |
| Part A Premiums | | | | |
| Skilled Nursing Facility | Days 21 -100 | \$144.50/day | 40+ quarters | NO COST |
| | | | Less than 40 quarters | \$248 / month |
| | | | Less than 30 quarters | \$450 / month |

Medicare Savings Programs

(effective 7/2011)

| Program | Status | Income Limit | Status | Income Limit | <ul style="list-style-type: none"> • Assets are not counted • No estate recovery • Automatically qualify for full Extra Help/LIS Subsidy* |
|-------------------|--------|---------------|--------|---------------|--|
| QMB (Q01) | Single | \$1,943.12/mo | Couple | \$2,623.64/mo | |
| SLMB (Q03) | Single | \$2,124.72/mo | Couple | \$2,868.84/mo | |
| ALMB (Q04) | Single | \$2,260.92/mo | Couple | \$3,052.74/mo | |

*With full Extra Help/LIS subsidy, copayments for formulary medications will be limited to \$6.30 or less all year round! Some or all of a beneficiary's monthly Part D premium will also be covered by Extra Help/LIS

Medicaid (Title 19)

for Regions B & C

Medicare Part D Extra Help/Low Income Subsidy

Formulary co-pays: \$2.50 for generics and \$6.30 for brand medications

| | Income | Assets | 2011 CT Benchmark \$33.66 | Income Limits | Asset Limits |
|--------|------------|---------|---------------------------|------------------|-----------------------|
| Single | \$784/mo | \$1,600 | Single | \$1,353.75/month | Assets Under \$12,640 |
| Couple | \$1,228/mo | \$2,400 | Couple | \$1,821.25/month | Assets Under \$25,260 |

Supplemental Nutrition Assistance Program (SNAP)

Formerly known as "Food Stamps"

ConnPACE (SPAP Program)

(800) 423-5026

Annual Membership Fee is \$45

| Asset limits do not apply for elderly households | | Income Limits | Single | \$2,091/month (\$25,100/year)* | No limit on assets * Uses Net Income for eligibility calculations. Must NOT be eligible for Medicare! |
|--|---------------|---|-----------------------------------|--------------------------------|---|
| Single | \$1,680/month | Couple | \$2,816.66/month (\$33,800/year)* | | |
| Couple | \$2,268/month | Open Enrollment 11/15-12/31 unless new to SSI or SSDI | | | |

CT Energy Assistance Program (CEAP) 2011-2012

Contingency Heating Assistance Program (CHAP) 2011-2012

| Household Size | Household Income | *Household Income w/ member 60+ or with a disability | *Higher Income Limits for households with a member age 60+ or member with a disability | Household Size | Household Income |
|----------------------|------------------|--|--|----------------------------|------------------|
| 1 person | \$16,335 | \$21,780 | | 1 person | \$31,864 |
| 2 people | \$22,065 | \$29,420 | | 2 people | \$41,668 |
| 3 people | \$27,795 | \$37,060 | | 3 people | \$51,472 |
| 4 people | \$33,525 | \$44,700 | | 4 people | \$61,276 |
| 5 people | \$39,255 | \$52,340 | | 5 people | \$71,080 |
| 6 people | \$44,985 | \$59,980 | | Liquid Asset Limits | |
| Liquid Asset Limits: | Homeowners | \$10,000 | Homeowners | \$10,000 | |
| | Renters | \$7,000 | Renters | \$7,000 | |

(Please see Reverse Side for Filing and Enrollment Periods)

APPLICATION FILING and ENROLLMENT PERIODS:

MEDICARE Part B ENROLLMENT – 3 Types of Enrollment Periods

INITIAL ENROLLMENT-

Initial Enrollment Period is 7 months long. Begins three months before the month you turn 65, the month you turn 65 and three months after.

SPECIAL ENROLLMENT PERIOD-

Special enrollment periods apply for those who are still working at age 65 and covered by employer coverage or through their spouse's active employment.

A SEP begins the month after the employee coverage ends or employment ends (whichever comes first) and lasts for eight months.

GENERAL ENROLLMENT PERIOD -

First 3 months of every year (January 1 to March 31st) You must enroll during these three months but your Part B coverage won't begin till July 1st of that year. There will be a penalty for late enrollment.

MEDICARE PART D (DRUG BENEFIT) –

INITIAL ENROLLMENT PERIOD - SAME AS PART B'S

ANNUAL ELECTION PERIOD - October 15th through December 7th of every year. Coverage begins Jan. 1st of the following year. Late enrollment penalty applies if you did not enroll during your initial enrollment period and don't qualify for a SEP.

MEDICARE SAVINGS PROGRAMS – HAVE AN OPEN ENROLLMENT ALL YEAR LONG

CONNPACE –

Not a program for individuals eligible for Medicare. Those individuals should apply for the Medicare Savings Programs at any point throughout the year.

INITIAL ENROLLMENT PERIOD -

Begins the day you turn 65 or are deemed disabled by SSA and runs for 31 days.

ANNUAL ELECTION PERIOD -

Corresponds to Part D's annual election period of Nov. 15th to Dec. 31st of every year and coverage begins January 1st of the following year.

SNAP – Open Enrollment all year long

RENTER'S REBATE PROGRAM – Application period is May 15th through Sept. 15th

CT Energy Assistance Program (CEAP) – October 15th - April 15th